HealthEquity

In partnership with Paytient

Harvard Pilgrim Health Care

a Point32Health company

Healthcare payments, handled.

Through our partnership with Paytient[1], HealthEquity[2] delivers **Health Payment Accounts (HPAs)** — an employer-sponsored benefit that splits eligible medical, prescription, dental, and veterinary expenses into interest- and fee-free payment plans.

This ensures employees have money available to pay for the care they need, without delay or financial stress.

Improve financial flexibility

HPAs offer flexible payment plans, making healthcare spending more accessible and manageable for employees.

Boost employee retention

HPAs enhance employee satisfaction, make employees feel valued, and encourage active engagement in their healthcare.

Empower your whole team

HPAs provide a flexible solution that's available to all employees, regardless of their health plan or benefits status.

Amplify the impact: Pair your HPA with a Health Savings Account (HSA)

Employees can use tax-advantaged HSA funds to repay HPA balances, maximizing flexibility while minimizing out-of-pocket costs.

With millions of accounts under management, HealthEquity brings data-driven insights and a seamless experience that help you deliver stronger, more effective payment solutions to your team.

Employees can easily access HPA funds

Set a limit

Your team can choose the borrowing limit that works for your organization: $500, $1,000, $1,500, or $2,000 per employee.

Swipe to pay

Employees can instantly start using their digital HPA card for eligible out-of-pocket expenses for the entire family — even pets[3].

Split into payments

Employees repay their HPA through the default payroll deductions. Alternatively, they can make repayments from their bank account or their HSA card.

Ready to make your next move?

866.855.8908
HealthEquity.com

One trusted partner. Total benefits expertise.

HSA | FSA | HRA | Commuter | COBRA | LSA

[1]HealthEquity and Paytient are separate companies and are not responsible for each other's policies or services. When you make an election for an HPA through HealthEquity Payments, LLC, available from Paytient, we may earn a referral commission.

[2]HealthEquity Payments, LLC is a wholly owned subsidiary of HealthEquity, Inc. with Nationwide Multistate Licensing System ("NMLS") ID 2564416. Not available in all states.

Copyright © 2026 HealthEquity, Inc. All rights reserved.

[3]HPA funds can be used for veterinary expenses. Generally, HSA funds cannot be used for veterinary expenses. Please consult with a tax or legal professional to see if your HSA funds can be used for paying any HPA balance from veterinary expenses.